## Case 10-18750-bam Doc 1 Entered 05/12/10 18:47:13 Page 1 of 12

B1 (Official Form 1)(4/10)								
<b>United</b>	States Bank District of Ne		court				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, HUEY, GRANT WAYNE	Middle):		Name	of Joint De	ebtor (Spouse	) (Last, First,	Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				used by the J maiden, and		in the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-0206	ayer I.D. (ITIN) No./	Complete EIN	Last for	our digits o	f Soc. Sec. or	Individual-T	Γaxpayer I.D. (ITIN) No	D./Complete EIN
Street Address of Debtor (No. and Street, City, a 901 DUCKBILL AVENUE LAS VEGAS, NV	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
County of Residence or of the Principal Place o		89123	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from str	eet address):		Mailin	ng Address	of Joint Debt	or (if differer	nt from street address):	
	г	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								1
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check  ☐ Health Care Bu ☐ Single Asset Re in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Bre ☐ Clearing Bank ☐ Other  ☐ Tax-Exe	eal Estate as de 101 (51B)  oker  empt Entity (a, if applicable) exempt organiof the United S	ization States	defined "incurr	the I er 7 er 9 er 11 er 12	Ctition is File Character Character Check	busing	ecognition eding ecognition
Filing Fee (Check one box  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's considerat debtor is unable to pay fee except in installments. Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerat	individuals only). Must ion certifying that the Rule 1006(b). See Offic 7 individuals only). Mu	t Check if: Deb are Check all A p BB. A p	otor is a sr otor is not otor's aggr less than s applicable lan is bein ceptances	a small busi regate nonco \$2,343,300 ( e boxes: ng filed with of the plan w	debtor as definition desired debtor as debtor as debtor as dentingent liquida amount subject this petition.	lefined in 11 U ated debts (exc to adjustment		e years thereafter).
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propthere will be no funds available for distributions.  ☐ Estimated Number of Creditors	erty is excluded and	nsecured credi	tors.			THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200- 49 99 199 999 Estimated Assets	1,000- 5,000 5,001- 5,000 10,000	10,001- 25	5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 \$1 to \$100 to	00,000,001 \$500 illion		More than			
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$50		] 100,000,001 \$500	\$500,000,001 to \$1 billion				

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B1 (Omciai Fori	m 1)(4/10)		Page 2	
Voluntary Petition		Name of Debtor(s): HUEY, GRANT WAYNE		
(This page mu.	st be completed and filed in every case)			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach a	additional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pei	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more th	an one, attach additional sheet)	
Name of Debto	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
forms 10K ar pursuant to S and is reques	Exhibit A  leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	(To be completed if debtor is an individu I, the attorney for the petitioner nam have informed the petitioner that [he 12, or 13 of title 11, United States C	(S) (Date)	
		MICHAEL 3. DAWSON, E	-5Q. 000344	
l _	Exh r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	ibit C pose a threat of imminent and identifiab	ole harm to public health or safety?	
Exhibit If this is a join	eted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.	a separate Exhibit D.)	
	Information Regardin			
	(Check any ap			
•	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal ass	ets in this District for 180 in any other District.	
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Reside (Check all app		erty	
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	d, complete the following.)	
	(Name of landlord that obtained judgment)	<u> </u>		
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment is			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		-	
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(l)	).	

B1 (Official Form 1)(4/10)

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ GRANT WAYNE HUEY

Signature of Debtor GRANT WAYNE HUEY

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 12, 2010

Date

### Signature of Attorney\*

### X /s/ MICHAEL J. DAWSON, ESQ.

Signature of Attorney for Debtor(s)

#### MICHAEL J. DAWSON, ESQ. 000944

Printed Name of Attorney for Debtor(s)

### MICHAEL J. DAWSON, CHTD.

Firm Name

515 SOUTH THIRD STREET LAS VEGAS, NV 89101

Address

## Email: Mdawson@lvcoxmail.com

(702) 384-1777 Fax: (702) 385-4950

Telephone Number

May 12, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

**HUEY, GRANT WAYNE** 

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

₹7
v

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of Nevada

		District of Nevada		
In re	GRANT WAYNE HUEY		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of rea financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or lizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ GRANT WAYNE HUEY GRANT WAYNE HUEY
Date: May 12, 2010	

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court District of Nevada**

	Distri	ct of Nevada		
In re G	RANT WAYNE HUEY		Case No.	
		Debtor(s)	Chapter	7
	CERTIFICATION OF NOTI UNDER § 342(b) OF T	HE BANKRUPT		R(S)
I (Code.	(We), the debtor(s), affirm that I (we) have received a	tion of Debtor nd read the attached r	notice, as required 1	by § 342(b) of the Bankruptcy
GRANT W	VAYNE HUEY	X /s/ GRANT W	AYNE HUEY	May 12, 2010
Printed Na	ame(s) of Debtor(s)	Signature of D	Debtor	Date
Case No.	(if known)	X		
		Signature of J	oint Debtor (if any	) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

1	
2	<u>LIST OF CREDITORS</u>
3	Cumorah Credit Union P.O. Box 6995 Portland, OR 97228
5	GE Money Bank P.O. Box 6153
6	Rapid City, SD 57709
7	America's Servicing Company P.O. Box 100388
8	Des Moines, IA 50306
9	Saxon Mortgage P.O. Box 161489 For Wards TV 76161
10	Fort Worth, TX 76161
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MICHAEL J. DAWSON, Chtd. 515 South Third Street Las Vegas, NV 89101	

1	
2	MICHAEL J. DAWSON, CHTD. MICHAEL J. DAWSON, ESO.
3	MICHAEL J. DAWSON, ESQ. Nevada Bar No. 000944 515 South Third Street
4	Las Vegas, NV 89101
5	(702) 384-1777 mdawson@lvcoxmail.com
6	Attorney for Debtor
7	UNITED STATES BANKRUPTCY COURT
8	DISTRICT OF NEVADA
9	In re ) CASE NO:
	GRANT W. HUEY, CHAPTER 7
10	Debtor.
11	DECLARATION DE MACTER MAILING MATRIX
12	DECLARATION RE: MASTER MAILING MATRIX
13	The above-named Debtor hereby attests to the completeness and correctness of the attached
14	master mailing matrix, as required by Local Rule 925.
15	Dated this <i>12</i> <sup>th</sup> day of May, 2010.
16	
17	/s/Grant W. Huey GRANT W. HUEY, Debtor
18	GRANT W. HUET, Debioi
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MICHAEL J. DAWSON, Chtd. 515 South Third Street Las Vegas, NV 89101	

Grant W. Huey 901 Duckbill Avenue Las Vegas, NV 89112

Michael J. Dawson Esq. Michael J. Dawson, Chtd. 515 South Third Street Las Vegas, NV 89101-6501

Office of US Trustee Dept. Of Justice 300 Las Vegas Blvd South, Suite 4300 Las Vegas, NV 89101-5803

Internal Revenue Service STOP 5028 110 City Parkway Las Vegas, NV 89106-4604

Nevada Department of Taxation 555 East Washington Avenue Suite 1300 Las Vegas, NV 89101-1046

Office of The Labor Commissioner 555 East Washington Ave., Suite 4100 Las Vegas, NV 89101-1074

Employment Security Office c/o Becky Jones 500 East Third Street Carson City, NV 89701-4762

Clark County Treasurer, Bankruptcy Desk 500 So. Grand Central Pkwy, 1<sup>st</sup> Floor P.O. Box 551220 Las Vegas, NV 89155-1220

Department of Motor Vehicles Public Safety Records Section 555 Wright Way Carson City, NV 89701-5224 Federal Housing Administration Las Vegas Field Office 300 S. Las Vegas Blvd., Suite 2900 Las Vegas, NV 89101-5833

Cumorah Credit Union P.O. Box 6995 Portland, OR 97228

GE Money Bank P.O. Box 6153 Rapid City, SD 57709

America's Servicing Company P.O. Box 100388 Des Moines, IA 50306

Saxon Mortgage P.O. Box 161489 Fort Worth, TX 76161